

In re:  
Douglas V. Gratz  
Debtor

Case No. 24-10376-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Mar 05, 2024

User: admin  
Form ID: 3091

Page 1 of 4  
Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 07, 2024:

Recip ID	Recipient Name and Address
db	Douglas V. Gratz, 4231 E Cheltenham Avenue, Philadelphia, PA 19124-1414
14854756	Montgomery County Tax Claim Bureau, 1 Montgomery Plz Ste 600, Norristown, PA 19401-4851
14854758	+ Optmbnk/gsky, 1797 Ne Expressway, Atlanta, GA 30329-7803
14854761	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14854762	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
14854770	Thunderroad Financia, Po Box 19849, Reno, NV 89511-2511
14854773	+ Univest Bank & Trust C, 14 Main St, Souderton, PA 18964-1713

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: help@cibiklaw.com	Mar 06 2024 00:25:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	+ Email/Text: bncnotice@ph13trustee.com	Mar 06 2024 00:26:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Mar 06 2024 00:26:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Mar 06 2024 05:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 06 2024 00:26:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreregion03.ph.ecf@usdoj.gov	Mar 06 2024 00:26:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14854730	+ Email/Text: backoffice@affirm.com	Mar 06 2024 00:26:00	Affirm, Inc., Attn: Bankruptcy Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
14854731	Email/PDF: bncnotices@becket-lee.com	Mar 06 2024 00:38:02	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14854732	+ EDI: BANKAMER	Mar 06 2024 05:23:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14854733	EDI: TSYS2	Mar 06 2024 05:23:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 S West St, Wilmington, DE 19801-5014
14854734	Email/Text: rm-bknotices@bridgecrest.com	Mar 06 2024 00:26:00	Bridgecrest Acceptance Corp, Attn: Bankruptcy, 7300 East Hampton Avenue Suite 100, Mesa, AZ 85209-3324

District/off: 0313-2

User: admin

Page 2 of 4

Date Rcvd: Mar 05, 2024

Form ID: 309I

Total Noticed: 59

14854739	Email/Text: megan.harper@phila.gov	Mar 06 2024 00:26:00	City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14854735	EDI: CAPITALONE.COM	Mar 06 2024 05:23:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14854737	EDI: CITICORP	Mar 06 2024 05:23:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14854738	EDI: CITICORP	Mar 06 2024 05:23:00	Citibank/Best Buy, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14854740	Email/Text: bankruptcy@philapark.org	Mar 06 2024 00:26:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14854741	^ MEBN	Mar 06 2024 00:20:44	Coastl/prosp, Attn: Bankruptcy Dept Attn: Bankruptcy D, 221 main Street , Ste 400, San Francisco, CA 94105-1913
14854742	+ EDI: WFNNB.COM	Mar 06 2024 05:23:00	Comenity Bank/Express, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14854743	+ EDI: WFNNB.COM	Mar 06 2024 05:23:00	Comenity Bank/Pier 1, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14854744	+ EDI: WFNNB.COM	Mar 06 2024 05:23:00	Comenity Bank/Zales, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14854745	+ EDI: WFNNB.COM	Mar 06 2024 05:23:00	Comenitycapital/Indclb, Attn: Bankruptcy, P.O. Box 182125, Columbus, OH 43218-2125
14854746	Email/PDF: creditonebknotifications@resurgent.com	Mar 06 2024 00:27:18	Credit One Bank, Attn: Bankruptcy, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
14854747	EDI: DISCOVER	Mar 06 2024 05:23:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
14854748	EDI: CITICORP	Mar 06 2024 05:23:00	Dsnb Bloomingdales, Attn: Recovery 'Bk', PO Box 9111, Mason, OH 45040
14854754	EDI: CITICORP	Mar 06 2024 05:23:00	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
14858057	EDI: DISCOVER	Mar 06 2024 05:23:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14854749	+ EDI: PHINGENESIS	Mar 06 2024 05:23:00	Genesis FS Card Services, Attn: Bankruptcy, PO Box 4477, Beaverton, OR 97076-4401
14854750	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Mar 06 2024 00:26:00	Goldman Sachs Bank USA, Attn: Bankruptcy, 200 West St, New York, NY 10282-2198
14854751	+ Email/Text: bankruptcy@huntington.com	Mar 06 2024 00:26:00	Huntington National Bank, Attn: Bankruptcy, PO Box 340996, Columbus, OH 43234-0996
14854752	EDI: IRS.COM	Mar 06 2024 05:23:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14854736	EDI: JPMORGANCHASE	Mar 06 2024 05:23:00	Chase Card Services, Attn: Bankruptcy P.O. 15298, Wilmington, DE 19850
14859128	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Mar 06 2024 00:26:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14854753	+ EDI: LENDNGCLUB	Mar 06 2024 05:23:00	Lendclub Bnk, Attn: Bankruptcy Attn: Bankruptcy, 595 Market Street , Suite 200, San Francisco, CA 94105-2802
14854755	+ Email/Text: bankruptcy@marinerfinance.com	Mar 06 2024 00:26:00	Mariner Finance, LLC, Attn: Bankruptcy 8211 Town Center Drive, Nottingham, MD 21236-5904

District/off: 0313-2

User: admin

Page 3 of 4

Date Rcvd: Mar 05, 2024

Form ID: 309I

Total Noticed: 59

14854757	Email/Text: bankruptcy@oliphantfinancial.com	Mar 06 2024 00:26:00	Oliphant Usa, Attn: Bankruptcy Attn: Bankruptcy, 1800 2nd St , Ste 603, Sarasota, FL 34236
14854177	EDI: PENNDEPTREV	Mar 06 2024 05:23:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14854177	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 06 2024 00:26:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14854759	Email/Text: fesbank@attorneygeneral.gov	Mar 06 2024 00:26:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14854760	EDI: PENNDEPTREV	Mar 06 2024 05:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14854760	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 06 2024 00:26:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14854763	+ Email/Text: bankruptcy@philapark.org	Mar 06 2024 00:26:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1540
14854764	+ Email/Text: Loan.OpsServ@quorumfcu.org	Mar 06 2024 00:26:00	Quorum Fcu, 2 Manhattanville R, Purchase, NY 10577-2113
14854765	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 06 2024 00:26:00	Santander Consumer Usa, Attn: Bankruptcy, PO Box 961211, Fort Worth, TX 76161-0211
14854766	+ EDI: SYNC	Mar 06 2024 05:23:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14854767	+ EDI: SYNC	Mar 06 2024 05:23:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14854768	EDI: SYNC	Mar 06 2024 05:23:00	Synchrony/Ashley Furniture Homestore, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14854769	+ EDI: COMCASTCBLCENT	Mar 06 2024 05:23:00	Telecom Self-reported, Po Box 4500, Allen, TX 75013-1311
14854771	Email/Text: usapae.bankruptcynotices@usdoj.gov	Mar 06 2024 00:26:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14854772	^ MEBN	Mar 06 2024 00:20:45	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14854774	Email/Text: bknotice@upgrade.com	Mar 06 2024 00:25:00	Upgrade, Inc., Attn: Bankruptcy, 2 N Central Ave Fl 10, Phoenix, AZ 85004-2322
14854775	+ EDI: LCIUPSTART	Mar 06 2024 05:23:00	Upstart Finance, Attn: Bankruptcy, PO Box 1503, San Carlos, CA 94070-7503
14854785	^ MEBN	Mar 06 2024 00:20:48	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931
14854776	^ MEBN	Mar 06 2024 00:20:37	Utility Self-reported, Po Box 4500, Allen, TX 75013-1311
14854777	+ EDI: WFFC2	Mar 06 2024 05:23:00	Wells Fargo, Attn: Bankruptcy, 420 Montgomery St, San Francisco, CA 94104-1298
14859530	+ EDI: WFFC2	Mar 06 2024 05:23:00	Wells Fargo Bank Small Business Lending Division, PO Box 29482 MAC S4101-08C, Phoenix, AZ 85038-9482

TOTAL: 55

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a

District/off: 0313-2

User: admin

Page 4 of 4

Date Rcvd: Mar 05, 2024

Form ID: 309I

Total Noticed: 59

preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14859130	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 07, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 5, 2024 at the address(es) listed below:

Name	Email Address
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL A. CIBIK	on behalf of Debtor Douglas V. Gratz help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

<b>Information to identify the case:</b>			
Debtor 1:	<u>Douglas V. Gratz</u>		
	First Name	Middle Name	Last Name
Debtor 2:	<u></u>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		
Case number:	24-10376-pmm		
	Social Security number or ITIN:	xxx-xx-0574	
	EIN:	-- --	
	Social Security number or ITIN:	----	
	EIN:	-- --	
	Date case filed for chapter:	13	2/5/24

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Douglas V. Gratz	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	4231 E Cheltenham Avenue Philadelphia, PA 19124-1414	
<b>4. Debtor's attorney</b> Name and address	MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: <a href="mailto:help@cibiklaw.com">help@cibiklaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street – Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: <a href="mailto:ecfemails@ph13trustee.com">ecfemails@ph13trustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M.  Contact phone (215)408-2800  Date: 3/5/24

**For more information, see page 2**

Debtor **Douglas V. Gratz**

Case number **24-10376-pmm**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>May 1, 2024 at 9:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until the meeting is called.	<b>Location:</b> <b>The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (267) 362-3661, Enter Meeting ID 224 079 6575, and Passcode 6266025562</b>  For additional meeting info, go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div> <b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>Filing deadline: 6/30/24</b> </div> <div> <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> </div> <div> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Filing deadline: 4/15/24</b> </div> <div> <b>Deadline for governmental units to file a proof of claim:</b> <b>Filing deadline: 8/3/24</b> </div> <hr/> <div> <b>Deadlines for filing proof of claim:</b>          A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.       </div> <hr/> <div> <b>Deadline to object to exemptions:</b>          The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.         <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors       </div>	
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$900.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>7/9/24 at 1:00 PM</b> , Location: <b>Courtroom #1, 900 Market Street, Philadelphia, PA 19107</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	